

# EXHIBIT

# A

L. GRANT 000391

MP401159913

Accelerated Payment - Customer Feedback Survey

We have been asked to provide some valuable feedback to members of the AP Natural Work Team. As you know, over the past year, we have been notifying customers about AP in various ways - MetLife Outlooks, the AP brochure, insufficient messages on billing statements, etc. The Company is very interested in knowing how our customers feel about AP and how they respond to "AP education."

Please take a few minutes to complete this survey. As you can see from the EMail on the back, we were not given much time to compile this information. Therefore, please leave your completed survey on the corner of your desk by 11:00 am Friday, September 15. Thanks for your help! Lori Grant

1. Have you received any significant reaction from policyholders in response to AP educational material and information, such as MetLife Outlooks, the AP brochure and billing notices containing AP insufficient information? (Circle your answer.)

YES

NO

2. If YES, please list the number of calls you have received (to the best of your knowledge) and if possible, please write brief details about what transpired.

If NO, skip to question 3. Most questions I receive are on the billing statement. For example: "Callers say 'I received a bill & I was told that the policy was fully paid-up.' I get that question/statement a lot."

3. On those calls where the customer is asking about their AP eligibility, what is the general reaction of customers when you explain the AP eligibility date, and the fact that the date is only a projection, not a guarantee?

The general reaction is that they say that is not what they were told. When you tell policyholders the plan design/ & then explain AP, they seem confused.

4. What is the general reaction of customers when you explain that, because dividends are not guaranteed, it is possible that "out-of-pocket" premiums may have to be paid at some point?

For example, dividend withdrawals, loans including borrowing dividends and dividend option changes can all affect the AP arrangement. A drop in the dividend scale can also affect the AP eligibility date, or, if the policy is already on AP, it may "collapse" at some point in the future.

Please write brief details about your experience when you explain these issues to customers.

After you explain AP, they seem very understanding.

MP401159915

L. GRANT 000393

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YES

☒ NO

2. If YES, please list the number of calls you have received (to the best of your knowledge) and if possible, please write brief details about what transpired.

If NO, skip to question 3.

3. On those calls where the customer is asking about their AP eligibility, what is the general reaction of customers when you explain the AP eligibility date, and the fact that the date is only a projection, not a guarantee?

Anger, disappointment, fear that they will never be eligible for App. They feel that they were lied to. They ask if they can pay a lump sum amount to pay their policy up to the App eligibility date.

4. What is the general reaction of customers when you explain that, because dividends are not guaranteed, it is possible that "out-of-pocket" premiums may have to be paid at some point? 99% of the time they are angry, upset. For example, dividend withdrawals, loans including borrowing dividends and dividend option changes can all affect the AP arrangement. A drop in the dividend scale can also affect the AP eligibility date, or, if the policy is already on AP, it may "collapse" at some point in the future.

Please write brief details about your experience when you explain these issues to customers.

Only a small percent of my calls are people who are very understanding to this and don't have a problem.

MP401115916

L. GRANT 000394

FROM: BARNEWOLD, WILLIAM  
TO : DISTRIBUTION  
SUBJ: CONSUMER EDUCATION FOR AP

MSG#: 95-02379964  
SENT: 09/13/95 12:29 PM PRIORITY: 2

I HAVE BEEN ASKED TO CONTACT CONSUMER RELATIONS AND TELESERVICING IN TULSA AND WARWICK AND INQUIRE ABOUT THE AFFECT THAT AP CONSUMER EDUCATION IS HAVING ON AP POLICYHOLDERS.

HAS THERE BEEN ANY SIGNIFICANT REACTION FROM POLICYHOLDERS THAT WAS TRIGGERED BY THEM READING ABOUT COLLAPSE OF AP ARRANGEMENTS IN THE MATERIAL MAILED TO THEM SUCH AS OUTLOOK, METLIFE'S AP ARRANGEMENT BROCHURE AND STUFFER OR BY THE BILLING NOTICE ITSELF? SOMEWHERE BETWEEN 5-15 BILLING NOTICES ARE MAILED EACH WEEK TELLING OUR POLICYHOLDERS THAT THERE ISN'T SUFFICIENT VALUE IN THEIR AP ARRANGEMENT TO PAY THE NEXT PREMIUM. THEY ARE ASKED TO MAKE AN OUT OF POCKET PAYMENT OR CONTACT THEIR SALES REP ABOUT ALTERNATIVE PAYMENT ARRANGEMENTS. ARE YOU AWARE OF ANY SIGNIFICANT REACTION FROM THESE POLICYHOLDERS SINCE THIS ADDITIONAL WORDING WAS INSTALLED FOR INSUFFICIENT CASES LAST OCTOBER?

WHAT CAN BE SAID ABOUT POLICYHOLDERS WHO INQUIRE ABOUT THEIR AP ELIGIBILITY? ARE THEY MAILED A COPY OF THE AP ARRANGEMENT BROCHURE AND HAVE THEY VOICED CONCERNS ABOUT DIVIDENDS NOT BEING GUARANTEED AND THE POSSIBILITY OF HAVING TO RESUME PAYMENTS OUT OF POCKET IN THE FUTURE?

WE ARE INTERESTED IN KNOWING WHAT YOUR EXPERIENCES HAVE BEEN SINCE THE ABOVE MENTIONED AP CONSUMER EDUCATION TOOLS WERE IMPLEMENTED.

I HAVE RESPONSES BY FRIDAY 9/15/95.

THANK YOU,

BILL BARNEWOLD

CC: WEST/SUPVRS/RAYL/LYONS

L. GRANT 000395

MP40115917

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1. Have you received any significant reaction from policyholders in response to AP educational material and information, such as MetLife Outlooks, the AP brochure and billing notices containing AP insufficient information? (Circle your answer.)

YES

NO

2. If YES, please list the number of calls you have received (to the best of your knowledge) and if possible, please write brief details about what transpired.

If NO, skip to question 3. 3-4.

Calls I have taken were over billing notices containing AP insufficient info. Callers want a detailed explanation of why their having to make additional prem.

3. On those calls where the customer is asking about their AP eligibility, what is the general reaction of customers when you explain the AP eligibility date, and the fact that the date is only a projection, not a guarantee?

most customers say they were not made aware that the AP date was a projection, at time of issue. A lot of people are shocked when they find out AP is not guaranteed.

4. What is the general reaction of customers when you explain that, because dividends are not guaranteed, it is possible that "out-of-pocket" premiums may have to be paid at some point?

For example, dividend withdrawals, loans including borrowing dividends and dividend option changes can all affect the AP arrangement. A drop in the dividend scale can also affect the AP eligibility date, or, if the policy is already on AP, it may "collapse" at some point in the future.

Please write brief details about your experience when you explain these issues to customers.

Not usually surprised when adv borrowing or w/o from div could affect AP. Usually understand div have to build and accumulate for pol to AP.

The problem or confusion seems to be they weren't aware that div weren't guaranteed.

L. GRANT 000398

MP401159920

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YES

NO

2. If YES, please list the number of calls you have received (to the best of your knowledge) and if possible, please write brief details about what transpired.

If NO, skip to question 3. *15-20 CALLS NOT UNDERSTANDING HOW THE AP WORKS. THAT IT WILL LOWER THE DEATH BENEFIT SOME IS NOT FULLY PAID UP*

3. On those calls where the customer is asking about their AP eligibility, what is the general reaction of customers when you explain the AP eligibility date, and the fact that the date is only a projection, not a guarantee?

*MY ACT REP "PROMISED" IT WOULD BE PAID IN A CERTAIN NUMBER OF YRS. I DO UNDERSTAND PEOPLE ALWAYS ONLY HEAR WHAT THEY WANT.*

4. What is the general reaction of customers when you explain that, because dividends are not guaranteed, it is possible that "out-of-pocket" premiums may have to be paid at some point?

For example, dividend withdrawals, loans including borrowing dividends and dividend option changes can all affect the AP arrangement. A drop in the dividend scale can also affect the AP eligibility date, or, if the policy is already on AP, it may "collapse" at some point in the future.

Please write brief details about your experience when you explain these issues to customers.

*AGAIN IT SEEMS MOST REP ET AL DO NOT TELL THEM ITS NOT GUARANTEED OR MOST PEOPLE DO NOT LISTEN. THINK TOO, THEY MAY NOT BE EXPLAINING THAT IT USUALLY TAKES A COUPLE YEARS FOR POLICY TO EARN DIVIDENDS AND CASH VALUES. WHICH WOULD BE CLOSER TO THE PROJECTED DATE THE REP GAVE.*

L. GRANT 000400

MP401159822

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YES

NO

2. If YES, please list the number of calls you have received (to the best of your knowledge) and if possible, please write brief details about what transpired. *more than 10 in past year - callers very upset to find out*  
If NO, skip to question 3.

*the date or year provided by rep was not the date pol eligible. Some policy holders upset enough to cancel and insisted on surrender forms.*

3. On those calls where the customer is asking about their AP eligibility, what is the general reaction of customers when you explain the AP eligibility date, and the fact that the date is only a projection, not a guarantee? *They only went by what they*

*were told by rep and noted Rep would initial date projected and caller felt that was confirmation.*

4. What is the general reaction of customers when you explain that, because dividends are not guaranteed, it is possible that "out-of-pocket" premiums may have to be paid at some point?

For example, dividend withdrawals, loans including borrowing dividends and dividend option changes can all affect the AP arrangement. A drop in the dividend scale can also affect the AP eligibility date, or, if the policy is already on AP, it may "collapse" at some point in the future.

Please write brief details about your experience when you explain these issues to customers.

*Callers would want to know "how much percentage projection is for next following year and when informed, explained that a guarantee, caller would get upset. Caller also felt a rep was automatic - never advised a form was needed.*

L. GRANT 000402

MP40115924

Mike  
SimsAccelerated Payment - Customer Feedback Survey

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(YES)

NO

2. If YES, please list the number of calls you have received (to the best of your knowledge) and if possible, please write brief details about what transpired.

If NO, skip to question 3. *I could not accurately estimate the calls received due to the mailed material. At best we let them know how the AP works... and they are glad to finally understand AP. At worst they are extremely upset, especially if other policies were used to set up a new policy that was supposed to AP. Types are whatever.*

3. On those calls where the customer is asking about their AP eligibility, what is the general reaction of customers when you explain the AP eligibility date, and the fact that the date is only a projection, not a guarantee? *The reaction range from, I wish this was explained in detail when the policy was issued, to I was lied to and want my premiums refunded. I would say the AP situation needs to be aggressively addressed. The AP provision is the biggest source of customer dissatisfaction at this time.*

4. What is the general reaction of customers when you explain that, because dividends are not guaranteed, it is possible that "out-of-pocket" premiums may have to be paid at some point?

For example, dividend withdrawals, loans including borrowing dividends and dividend option changes can all affect the AP arrangement. A drop in the dividend scale can also affect the AP eligibility date, or, if the policy is already on AP, it may "collapse" at some point in the future.

Please write brief details about your experience when you explain these issues to customers.

*A lot of times the insured will say I was told the policy will be paid up in 5 years and no more premiums would be due period.*



L GRANT 000404

MP40115926

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YES                      NO                      *most call after bill is received at year pol was to be "pd up."*
2. If YES, please list the number of calls you have received (to the best of your knowledge) and if possible, please write brief details about what transpired.  

If NO, skip to question 3.

3. On those calls where the customer is asking about their AP eligibility, what is the general reaction of customers when you explain the AP eligibility date, and the fact that the date is only a projection, not a guarantee?

*They almost all say that they were told that the pols would be pd up in — years and they would owe no more. They are not told at issue that it is not a guarantee.*

4. What is the general reaction of customers when you explain that, because dividends are not guaranteed, it is possible that "out-of-pocket" premiums may have to be paid at some point?

For example, dividend withdrawals, loans including borrowing dividends and dividend option changes can all affect the AP arrangement. A drop in the dividend scale can also affect the AP eligibility date, or, if the policy is already on AP, it may "collapse" at some point in the future.

Please write brief details about your experience when you explain these issues to customers.

*every thing but the drop in div scale is accepted by the callers. Even though they "understand" that a company must be effected by div scale, they all say it was never mentioned at issue.*

L. GRANT 000408

ME401159930

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YES

NO

2. If YES, please list the number of calls you have received (to the best of your knowledge) and if possible, please write brief details about what transpired.

If NO, skip to question 3.

3. On those calls where the customer is asking about their AP eligibility, what is the general reaction of customers when you explain the AP eligibility date, and the fact that the date is only a projection, not a guarantee? *most of them say they were not given complete information by the rep. usually they get pretty upset*

4. What is the general reaction of customers when you explain that, because dividends are not guaranteed, it is possible that "out-of-pocket" premiums may have to be paid at some point?

For example, dividend withdrawals, loans including borrowing dividends and dividend option changes can all affect the AP arrangement. A drop in the dividend scale can also affect the AP eligibility date, or, if the policy is already on AP, it may "collapse" at some point in the future.

Please write brief details about your experience when you explain these issues to customers.

★ *They feel that this should have been explained to them before they purchased the policy, not years later ~~when~~ after they have put a lot of money into it. I did receive a call from someone who saw an article about Prudential & recognized the situation as one that happened to him*

L. GRANT 000418

MPA011159940

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YES

NO

2. If YES, please list the number of calls you have received (to the best of your knowledge) and if possible, please write brief details about what transpired.

If NO, skip to question 3.

3. On those calls where the customer is asking about their AP eligibility, what is the general reaction of customers when you explain the AP eligibility date, and the fact that the date is only a projection, not a guarantee?

*Many felt that was a con, disbelieving, angry, swindled... Male starts like - "Well, what's what to say then, you would say 2-3 more yrs. it will never be paid up!"*

4. What is the general reaction of customers when you explain that, because dividends are not guaranteed, it is possible that "out-of-pocket" premiums may have to be paid at some point? *That is not what they were told @ time of sale!*  
For example, dividend withdrawals, loans including borrowing dividends and dividend option changes can all affect the AP arrangement. A drop in the dividend scale can also affect the AP eligibility date, or, if the policy is already on AP, it may "collapse" at some point in the future.

Please write brief details about your experience when you explain these issues to customers.

*★ I was told the policy was paid up. He did not say ~~dividends~~ would pay premiums. He ~~said a fully~~ Once explained they consider cash surrender, or terminating the policy.*

L. GRANT 000420

MP401159842

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YES

(NO)

2. If YES, please list the number of calls you have received (to the best of your knowledge) and if possible, please write brief details about what transpired.

If NO, skip to question 3.

3. On those calls where the customer is asking about their AP eligibility, what is the general reaction of customers when you explain the AP eligibility date, and the fact that the date is only a projection, not a guarantee?

most calls - the policyholder: 1) Usually believe the policy will be a "Fully Paid Up Policy" in a "SPECIFIC" number of years & Premiums will never be due again.  
2) Others just know that the "interest" will pay the premium.  
3) When fully explained the most common reaction - "That's not how it was explained to me."

4. What is the general reaction of customers when you explain that, because dividends are not guaranteed, <sup>explained to me</sup> ~~before~~ it is possible that "out-of-pocket" premiums may have to be paid at some point?  
shock - due to most being the misconception of never paying. For example, dividend withdrawals, loans including borrowing dividends and dividend option changes can again all affect the AP arrangement. A drop in the dividend scale can also affect the AP eligibility date, or, if the policy is already on AP, it may "collapse" at some point in the future.

Please write brief details about your experience when you explain these issues to customers.

The positive experiences come when AP can be explained to a "fresh" policyholder - someone who has never talked about it before - then the process of education can be:  
1. - Dividends  
2. Dividend opt.  
3. AP.

The negative - when a PH has purchased policy that "will be Fully Paid Up in XX amt of years"

L. GRANT 000426

MP401159548

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YES

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If NO, skip to question 3.

3. On those calls where the customer is asking about their AP eligibility, what is the general reaction of customers when you explain the AP eligibility date, and the fact that the date is only a projection, not a guarantee?

*Generally pretty upset, almost without fail say the agent never told them was only projection.*

4. What is the general reaction of customers when you explain that, because dividends are not guaranteed, it is possible that "out-of-pocket" premiums may have to be paid at some point?

For example, dividend withdrawals, loans including borrowing dividends and dividend option changes can all affect the AP arrangement. A drop in the dividend scale can also affect the AP eligibility date, or, if the policy is already on AP, it may "collapse" at some point in the future.

Please write brief details about your experience when you explain these issues to customers.

*upset, basically because they say it was not explained to them. Many have been older people who say would never have taken policy if had known this as can't really afford the premiums.*

L. GRANT 000430

MP401159952

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YES

☒ NO

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If NO, skip to question 3.

3. On those calls where the customer is asking about their AP eligibility, what is the general reaction of customers when you explain the AP eligibility date, and the fact that the date is only a projection, not a guarantee?

*They almost always reply w/ "My Rep told me it would be FPU after... years!"*

4. What is the general reaction of customers when you explain that, because dividends are not guaranteed, it is possible that "out-of-pocket" premiums may have to be paid at some point?

For example, dividend withdrawals, loans including borrowing dividends and dividend option changes can all affect the AP arrangement. A drop in the dividend scale can also affect the AP eligibility date, or, if the policy is already on AP, it may "collapse" at some point in the future.

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L. GRANT 000434

MP40115956

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YES

NO

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If NO, skip to question 3.

3. On those calls where the customer is asking about their AP eligibility, what is the general reaction of customers when you explain the AP eligibility date, and the fact that the date is only a projection, not a guarantee?

- Most were not aware that it is not guaranteed.
- Most were not aware the date can fluctuate
- Most thought it was automatic (no form)

4. What is the general reaction of customers when you explain that, because dividends are not guaranteed, it is possible that "out-of-pocket" premiums may have to be paid at some point?

(1) angry - rep didn't explain (2) wants more specific projections  
For example, dividend withdrawals, loans including borrowing dividends and dividend option changes can all affect the AP arrangement. A drop in the dividend scale can also affect the AP eligibility date, or, if the policy is already on AP, it may "collapse" at some point in the future.

Please write brief details about your experience when you explain these issues to customers.

- caller didn't like the vagueness of when it might not be enough to stay on AP
- caller wants early warning from MetLife when pol is about to drop off
- almost all say rep didn't tell them important details of AP or rep did not know/explain AP at all - just that pol pays for itself or is paid up after a specific # of yrs.

L. GRANT 000440

MP40115962

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YES

NO

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If NO, skip to question 3.

3. On those calls where the customer is asking about their AP eligibility, what is the general reaction of customers when you explain the AP eligibility date, and the fact that the date is only a projection, not a guarantee?

*They are generally upset. They state that when the policy was sold to them, they were guaranteed that after 7 years the policy would be "Fully Paid-up". Most of them have no idea that they would be using their own divs to make the payment for them. They are always angry that the date can usually does change.*

4. What is the general reaction of customers when you explain that, because dividends are not guaranteed, it is possible that "out-of-pocket" premiums may have to be paid at some point?

For example, dividend withdrawals, loans including borrowing dividends and dividend option changes can all affect the AP arrangement. A drop in the dividend scale can also affect the AP eligibility date, or, if the policy is already on AP, it may "collapse" at some point in the future.

Please write brief details about your experience when you explain these issues to customers.

*They are always upset because they were told that the policy would be "paid-up". They always say that they are never told it using divs + that it is only a projection. They are certainly not told it is possible they may have to pay premiums themselves down the road.*



L. GRANT 000456

MP40115978

Accelerated Payment - Customer Feedback Survey

We have been asked to provide some valuable feedback to members of the AP Natural Work Team. As you know, over the past year, we have been notifying customers about AP in various ways - MetLife Outlooks, the AP brochure, insufficient messages on billing statements, etc. The Company is very interested in knowing how our customers feel about AP and how they respond to "AP education."

Please take a few minutes to complete this survey. As you can see from the EMail on the back, we were not given much time to compile this information. Therefore, please leave your completed survey on the corner of your desk by 11:00 am Friday, September 15. Thanks for your help! Lori Grant

1. Have you received any significant reaction from policyholders in response to AP educational material and information, such as MetLife Outlooks, the AP brochure and billing notices containing AP insufficient information? (Circle your answer.)

YES

NO

2. If YES, please list the number of calls you have received (to the best of your knowledge) and if possible, please write brief details about what transpired.

If NO, skip to question 3.

3. On those calls where the customer is asking about their AP eligibility, what is the general reaction of customers when you explain the AP eligibility date, and the fact that the date is only a projection, not a guarantee?

*Customers are very upset because they were told by Reps that they have a fully pd up pol. Most callers state they would not have purchased pol if they were told they have to continue paying prem's or customer states they would not be upset if AP was explained differently*

4. What is the general reaction of customers when you explain that, because dividends are not guaranteed, it is possible that "out-of-pocket" premiums may have to be paid at some point?

For example, dividend withdrawals, loans including borrowing dividends and dividend option changes can all affect the AP arrangement. A drop in the dividend scale can also affect the AP eligibility date, or, if the policy is already on AP, it may "collapse" at some point in the future.

Please write brief details about your experience when you explain these issues to customers.

*Most callers feel if AP was expln differently they would not be upset now.*

L. GRANT 000462

MP4011159984

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1. Have you received any significant reaction from policyholders in response to AP educational material and information, such as MetLife Outlooks, the AP brochure and billing notices containing AP Insufficient information? (Circle your answer.)

YES

☒ NO

2. If YES, please list the number of calls you have received (to the best of your knowledge) and if possible, please write brief details about what transpired.

If NO, skip to question 3.

3. On those calls where the customer is asking about their AP eligibility, what is the general reaction of customers when you explain the AP eligibility date, and the fact that the date is only a projection, not a guarantee?

On the majority of the calls for policies issued in late 80's early 90's the policyholders say they were told the policy would be paid-up in 3, 5, 7 or 9 years. Of course the AP date is not that time frame & they are very, very upset. They say they were never told the date can fluctuate. Some have canceled their policies.

4. What is the general reaction of customers when you explain that, because dividends are not guaranteed, it is possible that "out-of-pocket" premiums may have to be paid at some point? Some of the newer issue policyholders understand, older policyholder - late 80's early 90's <sup>don't</sup>. For example, dividend withdrawals, loans including borrowing dividends and dividend option changes can all affect the AP arrangement. A drop in the dividend scale can also affect the AP eligibility date, or, if the policy is already on AP, it may "collapse" at some point in the future.

Please write brief details about your experience when you explain these issues to customers.

most people can understand why the AP date may be prolonged or why AP could be cancelled but if they were ~~never~~ never explained this before issue of the policy they are mad. All they heard & understood at the time of sell was "It will be paid-up in 5 years". I wish I had a dime for every time I heard that.

L. GRANT 000484

MP4011160006

Accelerated Payment - Customer Feedback Survey

We have been asked to provide some valuable feedback to members of the AP Natural Work Team. As you know, over the past year, we have been notifying customers about AP in various ways - MetLife Outlooks, the AP brochure, insufficient messages on billing statements, etc. The Company is very interested in knowing how our customers feel about AP and how they respond to "AP education."

Please take a few minutes to complete this survey. As you can see from the EMail on the back, we were not given much time to compile this information. Therefore, please leave your completed survey on the corner of your desk by 11:00 am Friday, September 15. Thanks for your help! Lori Grant

1. Have you received any significant reaction from policyholders in response to AP educational material and information, such as MetLife Outlooks, the AP brochure and billing notices containing AP insufficient information? (Circle your answer.)

YES

NO

2. If YES, please list the number of calls you have received (to the best of your knowledge) and if possible, please write brief details about what transpired.

If NO, skip to question 3.

3. On those calls where the customer is asking about their AP eligibility, what is the general reaction of customers when you explain the AP eligibility date, and the fact that the date is only a projection, not a guarantee? *They always insist the rep never told them the date was a projection. Many have the opinion the date is a guarantee and that the rep never properly explained to them how APP works or how a policy becomes eligible for APP. They are always angry to discover their policy is not eligible when expected and they say the rep misled them or lied to them about the policy.*

4. What is the general reaction of customers when you explain that, because dividends are not guaranteed, it is possible that "out-of-pocket" premiums may have to be paid at some point? *They are upset that it was not mentioned when the policy was first sold to them. For example, dividend withdrawals, loans including borrowing dividends and dividend option changes can all affect the AP arrangement. A drop in the dividend scale can also affect the AP eligibility date, or, if the policy is already on AP, it may "collapse" at some point in the future.*

Please write brief details about your experience when you explain these issues to customers.

*Customers usually comment that they would not have purchased their policy had they known up front that the APP dates were not guaranteed. They usually feel they have been cheated and lied to. In trying to resolve their problem with APP they usually become very frustrated in trying to deal with the sales office and by the time their call reaches the 800 # it is a complaint situation with the caller wanting to cancel their insurance.*